

WHAT IS CLAIMED IS:

1. A server system for providing a user-to-user payment service, the system comprising:

a pay page generation module which provides functionality for payees to generate their own pay pages for receiving payments from other users;

a repository of payee-specific pay pages generated using the pay page generation module, wherein the pay pages include functionality for allowing pay page visitors to enter payment amounts and to initiate payments to corresponding payees; and

a transaction processing module which is responsive to a payment request initiated by a visitor to a pay page by transferring funds from the visitor to a payee associated with the pay page.

2. The system as in Claim 1, wherein the pay page generation module includes functionality for payees to specify suggested payment amounts to be displayed within their pay pages and used as default payment amounts.

3. The system as in Claim 1, wherein the pay page generation module includes functionality for a payee to specify at least a textual message and an image to be displayed within a pay page and a display color of the pay page.

4. The system as in Claim 1, wherein the pay page generation module includes functionality for a payee to specify a URL of an external page to be displayed to a visitor upon completion of payment.

5. The system as in Claim 1, wherein at least some of the pay pages are adapted for making general purpose payments.

6. The system as in Claim 1, further comprising a payment request module which provides functionality for generating and sending a payment request email message to a payer in response to payment request information entered by a payee, wherein the email message includes a link to a pay page of the payee and includes at least one parameter specifying how the pay page is to be customized for the payer.

7. The system as in Claim 1, further comprising a plurality of pay page templates used by the pay page generation module to generate pay pages, wherein each pay page template specifies a pay page layout and behavior.

8. The system as in Claim 1, further comprising a pay page display module which customizes the display of the pay pages in response to page requests from visitors.

9. The system as in Claim 8, wherein the pay page display module displays, for at least some recognized visitors to a pay page, an indication of a single action that is to be performed by the visitor while viewing the pay page to cause the payee to be paid.

10. The system as in Claim 8, wherein the pay page display module is responsive to a parameter passed to the server system with a visitor request for a pay page by customizing the pay page according to the parameter.

11. The system as in Claim 10, wherein the parameter is a payment amount to be displayed within the pay page.

12. The system as in Claim 1, wherein the pay page generation module provides an option for payees to display real time payment counters within their pay pages.

13. The system as in Claim 1, further comprising:

a pay box generation module which provides functionality for a payee to generate a pay box that is adapted to be installed within external web pages to provide a link to a pay page of the payee, wherein the pay box includes a display object; and

an object server that dynamically generates and serves the display object for presentation within external web pages in which the pay box is installed, wherein the object server customizes content of the display object according to identities of recognized visitors.

14. The system as in Claim 13, wherein the pay box generation module automatically generates a code sequence which may be incorporated into an external web page to install a pay box.

15. The system as in Claim 14, wherein the pay box generation module automatically incorporates an associate identifier into the code sequence, and wherein the transaction processing module uses the associate identifier to track resulting referrals of visitors from a web site of a third party associate.

16. The system as in Claim 1, further comprising a link generation module which provides functionality for payees to define links to their respective pay pages and to

make such links available, via the server system, for other users to locate and install within external web pages.

17. The system as in Claim 1, further comprising a link generation module which generates a link to a payee's pay page for incorporation into an external web page, wherein the link generation module provides an option for the payee to specify at least one type of parameter for customizing the pay page for visitors that access the pay page from the link.

18. The system as in Claim 17, wherein the at least one type of parameter includes a payment amount displayed within the pay page.

19. The system as in Claim 1, wherein at least one of the pay pages is provided in association with a work of the payee to permit consumers of the work to make voluntary payments to the payee.

20. A method of effecting network based user-to-user payments, comprising:
providing an online service for users to set up customized, payee-specific pay pages to receive payments from other users;

receiving a page request from a browser of a visitor, wherein the page request identifies a payee-specific pay page generated using the service;

returning the pay page to the browser for display to the visitor, wherein the pay page includes a link for initiating payment to a payee associated with the pay page, and includes a field for the visitor to specify an amount of the payment; and

in response to selection of the link, initiating a payment transaction to transfer funds from the visitor to the payee.

21. The method as in Claim 20, wherein initiating the payment transaction comprises transferring the funds to the payee without requiring the visitor to perform any additional action, whereby the pay page allows the visitor to complete payment by performing a single action.

22. The method as in Claim 20, wherein initiating the payment transaction comprises prompting the visitor to sign-in.

23. The method as in Claim 20, wherein the payment is an honor system payment.

24. The method as in Claim 20, wherein returning the pay page comprises customizing the pay page according to a parameter passed with the page request.

25. The method as in Claim 24, wherein customizing the pay page comprises displaying a suggested payment amount passed with the page request.

5 26. The method as in Claim 24, wherein customizing the pay page comprises causing the pay page to be displayed with a display color specified by the parameter.

27. The method as in Claim 20, wherein the page request includes an identifier of an associate of the payee, and the method further comprises determining compensation for the associate for referring the visitor.

10 28. The method as in Claim 27, wherein determining compensation comprises determining a commission to be paid to the associate.

29. The method as in Claim 20, wherein providing an online service comprises providing a plurality of pay page templates, wherein each pay page template specifies at least a pay page layout and behavior.

15 30. The method as in Claim 20, further comprising displaying real time payment counters within at least some of the pay pages.

31. The method as in Claim 20, further comprising providing a service for generating and sending a payment request email message to a payer in response to payment request information entered by the payee, wherein the email message includes a link to a pay page of the payee and includes at least one payee-specified parameter indicating how the pay page is to be customized for the payer.

20 32. A computer-implemented method of effecting user-to-user payments, comprising, through a service provider site:

25 providing a service for payees to generate customized pay pages for receiving payments from other users;

generating and storing a payee-specific pay page according to pay page settings specified by the payee through the service;

displaying to a visitor a customized version of the pay page indicating a single action to be performed by the visitor within the pay page to pay the payee;

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responding to performance by the visitor of the single action by at least (a) initiating payment, and (b) redirecting a browser of the visitor to an external page pre-specified by the payee.

5 33. The method of Claim 32, wherein the payment is an honor system payment.

34. The method of Claim 32, wherein the pay page includes a field for visitors to specify payment amounts.

10 35. The method of Claim 32, further comprising responding to performance by the visitor of the single action by at least sending a payee-specified message to the visitor by electronic mail.

36. The method of Claim 32, wherein the pay page includes a suggested payment amount which is used as a default payment amount if not modified by the visitor.

37. A server system for providing a user-to-user payment service, the system comprising:

15 a pay page generation module which provides functionality for payees to remotely generate their own pay pages for receiving payments from other users;

a repository of payee-specific pay pages generated using the pay page generation module;

20 a pay page display module which customizes the display of the pay pages according to parameters included within pay page request messages;

25 a payment request module which provides functionality for a payee to customize a pay page for a particular payer, and to initiate transmission of an email message to the payer containing a link to the pay page, wherein the link includes one or more parameters specifying how the pay page is to be customized for the payer by the pay page display module; and

a transaction processing module which processes pay page payment transactions.

30 38. The system as in Claim 37, wherein each pay page includes functionality for allowing a pay page visitor to specify a payment amount and to initiate payment to a corresponding payee.

39. The system as in Claim 37, wherein the payment request module provides an option for the payee to specify a payment amount to be displayed within the pay page to the payer.

40. The system as in Claim 37, wherein the payment request module provides an option for the payee to specify a textual description to be displayed within the pay page to the payer.

41. The system as in Claim 37, wherein the payment request module provides an option for the payee to specify multiple email addresses to cause the email message to be sent to multiple payers.

42. A system for compensating a creator of a work, comprising:

a service provider site which provides a service for users to create customized pay pages for receiving payments from other users, wherein the service provider site implements a user-to-user payment service for effecting transfers of funds from pay page visitors to pay page owners;

a pay page hosted by the service provider site, wherein the pay page includes descriptive content associated with the creator of the work; and

an external, content provider web site which hosts the work in conjunction with a link to the pay page to permit consumers of the work to make voluntary payments to the creator of the work.

43. The system as in Claim 42, wherein the link is encoded with an identifier of an operator of the content provider web site to permit the service provider site to track referrals of visitors from the content provider site to the pay page.

44. The system as in Claim 43, wherein the service provider site credits an account of the operator with commissions on payments that result from the link.

45. The system as in Claim 42, wherein the link is encoded with a suggested payment amount which is communicated to the service provider site and displayed within the pay page when a visitor follows the link.

46. The system as in Claim 42, wherein the link is included within a pay box associated with the creator of the work, said pay box including a display object served by the service provider site when a visitor views an external web page in which the pay box is installed.

47. The system as in Claim 46, wherein the service provider site generates coding for installing the pay box within external web pages.

48. The system as in Claim 46, wherein the service provider site customizes content of the display object for recognized visitors to the content provider site.

5 49. The system as in Claim 48, wherein the service provider site customizes the display object, for a recognized visitor, to indicate that selection of the display object will cause the creator of the work to be paid, whereby the visitor may complete payment to the creator without viewing the pay page.

10 50. The system as in Claim 42, wherein the service provider site stores a copy of the work, and provides a service for users to locate and republish the work as associates of the creator.

15 51. The system as in Claim 42, wherein the content provider web site hosts multiple versions of the work at respective destinations, and the service provider site directs a browser of a visitor to a selected one of the destinations based on a rating of the visitor, wherein the rating is based at least in-part upon a payment history of the visitor.

52. The system as in Claim 51, wherein the service provider site calculates the rating based upon at least one of the following: (a) frequency with which visitor makes honor system payments when requested, and (b) payment amounts of voluntary payments made relative to amounts suggested.

20 53. The system as in Claim 42, further comprising a transaction processing module which is responsive to selection of the link by transferring funds to the creator, whereby the visitor may pay the creator by performing a single action.